

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Merrill Brooks SMITH et al.	Group Art Unit: 2876
Application No.: 10/758,429	Examiner: D. St. Cyr
Filed: January 16, 2004	Att’y Dkt. No.: 62941.002006 (formerly 64243.000006)
Title: SYSTEM AND METHOD FOR CONDUCTING A REFUND TRANSACTION FOR A PIN- ACTIVATED ACCOUNT	

REQUEST FOR CONTINUED EXAMINATION TRANSMITTAL LETTER

MAIL STOP RCE

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed is a Request for Continued Examination (RCE) and Response and Amendment under 37 C.F.R. § 1.113 in response to the Final Office Action dated December 13, 2006. It is requested that these documents be considered in the above-identified patent application.

- ☒ [X] A Request for Continued Examination (RCE) Transmittal is enclosed.
- ☐ [] An executed Power of Attorney and Correspondence Address Indication Form § 1.129(a) is also enclosed.
- ☒ [X] No additional claim fee is required.
- ☐ [] An additional claim fee is required, and is calculated as shown below:

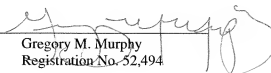
CLAIMS					
	NO. OF CLAIMS	HIGHEST NO. OF CLAIMS PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	68	Minus 72 =	0	x \$50.00 =	\$0
Independent Claims	8	Minus 8 =		x \$200.00 =	\$0
If Amendment adds multiple dependent claims, add \$260.00					n/a
Total Amendment Fee					\$0
If small entity status is claimed, subtract 50% of Total Amendment Fee					\$0
TOTAL ADDITIONAL FEE DUE FOR THIS AMENDMENT					\$0

- ☐ Charge \$_____ to Deposit Account No. 08-3436 for the fee due.
- ☐ Check No. _____ in the amount of \$.00 is enclosed for the RCE fee.
- ☐ A Certificate of Express Mailing Under 37 C.F.R. §1.10.
- ☐ Self-addressed stamped postcard.
- ☒ The Commissioner is hereby authorized to charge \$790.00 fee for the RCE and any other appropriate fees under 37 C.F.R. §1.16, 1.17 and 1.21 that may be required by this paper to Deposit Account No. 08-3436.

Date: March 13, 2007

Respectfully submitted,

HUNTON & WILLIAMS LLP
Riverfront Plaza, East Tower
951 East Byrd Street
Richmond, VA 23219-4074
(804) 788-7365 direct dial
(804) 343-4912 direct fax

By: 
Gregory M. Murphy
Registration No. 52,494

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

**Request
for
Continued Examination (RCE)
Transmittal**Address to:
Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Application Number	10/758,429
Filing Date	January 16, 2004
First Named Inventor	Merrill Brooks SMITH et al.
Art Unit	2876
Examiner Name	D. St. Cyr
Attorney Docket Number	62941.002006 (64243.000006)

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.

Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. See Instruction Sheet for RCEs (not to be submitted to the USPTO) on page 2.

1. **Submission required under 37 CFR 1.114** Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

a. ☐ Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.

i. ☐ Consider the arguments in the Appeal Brief or Reply Brief previously filed on _____

ii. ☐ Other _____

b. ☒ Enclosed

i. ☒ Amendment/Reply

iii. ☐ Information Disclosure Statement (IDS)

ii. ☐ Affidavit(s)/ Declaration(s)

iv. ☐ Other _____

2. **Miscellaneous**

a. ☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of _____ months. (Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(i) required)

b. ☐ Other _____

3. **Fees** The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.

The Director is hereby authorized to charge the following fees, or credit any overpayments, to

a. ☒ Deposit Account No. 08-3436. I have enclosed a duplicate copy of this sheet.

i. ☒ RCE fee required under 37 CFR 1.17(e)

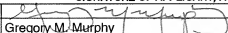
ii. ☐ Extension of time fee (37 CFR 1.136 and 1.17)

iii. ☐ Other _____

b. ☐ Check in the amount of \$ _____ enclosed for the RCE fee and 1-month Extension of Time fee. The Commissioner is hereby authorized to charge any variance between the amount enclosed and Patent Office charges to Deposit Acct. No. 08-3436.

c. ☐ Payment by credit card (Form PTO-2038 enclosed)

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED**

Signature		Date	March 1, 2007
Name (Print/Type)	Gregory M. Murphy	Registration No.	52,494

CERTIFICATE OF MAILING OR TRANSMISSION

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted to the U.S. Patent and Trademark Office on the date shown below.

Signature	<u>[electronic]</u>	Date	<u>03/13/07</u>
Name (Print/Type)	Gail W. O'Brien		

This collection of information is required by 37 CFR 1.114. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.